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CLAIMS:

What is claimed is:

1. A device comprising:
10 connecting means for establishing a communication link with a second party;

15 selection means connected to receive a control message signal from said second party said signal including a plurality of selectable security protocols and in response thereto to select one of the plurality of security protocols; whereby

20 information transferred subsequently between the device and second party is protected using the selected security protocol.

25 2. A device according to claim 1 wherein said selection means further comprises:

analysis means which analyses the data contained in said control message signal and in response thereto selects the security protocol.

30 3. A device according to claim 1 further comprising:

calculating means for generating an EMV cryptogram from data held in at least one data field of the control message signal.

35 4. A device according to claim 3 further comprising cryptogram transmitting means provided to transmit the EMV cryptogram from the mobile station to initiate secure transfer of information from the device.

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5. A device according to claim 1 further comprising:

15 means to provide a start payment signal from the device to the second party which thereby initiates the control message signal from the second party.

20 6. A device according to claim 1 further comprising:
means for communicating, when said selected security protocol is the SET standard, with a modified SET wallet server which is adapted to receive an EMV cryptogram generated by the device and thereafter to communicate with a SET
payment gateway via the second party according to the SET standard.

25 7. A device station according to claim 1 further comprising:

30 means for communicating, when said selected security protocol is the EMV standard, with the second party directly via an EMV cryptogram generated via the
device.

35 8. A device according to claim 1 wherein the control message signal comprises a series of data fields each containing data indicating a predetermined parameter for the transaction.

5 9. A device according to claim 1 wherein the control signal includes a data field which indicates whether the device can communicate directly with the second party or with the second party via a modified SET wallet.

10 10. A device according to claim 1 further comprising:

15 10. internet browsing circuitry which enables a user of the device to access and browse the internet via the device.

15 11. A device according to claim 10 wherein said connecting means enables a connection to be established between said device and a second party via the internet.

20 12. A device according to claim 1 wherein said device comprises a mobile station.

25 13. A device according to claim 1 wherein said second party comprises a merchant server associated with a merchant offering an item to be purchased.

14. A device comprising:

25 connecting means for establishing a communication link with a second party;

30 selection means for selecting one of a plurality of security protocols and being connected to communicate said selection to said second party; and

30 calculating means for generating an EMV cryptogram for transmittal from said device; whereby

information transferred subsequently between the device and second
5 party is protected using the selected security protocol.

15. A device comprising:

10 connecting means for establishing a communication link with a
second party;

selection means for selecting a SET security protocol and being
connected to communicate said selection to said second party; and

15 calculating means for generating an EMV cryptogram for
transmittal from said device; whereby

information transferred subsequently between the device and
second party is protected using the SET security protocol.

20 16. A device comprising:

connecting means for establishing a communication link with a
second party;

25 selection means for selecting a EMV security protocol and being
connected to communicate said selection to said second party; whereby

30 information transferred subsequently between the device and
second party is protected using the EMV security protocol.